

<i>SERFF Tracking Number:</i>	<i>PFMD-128421540</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>GR-8135-27549.01</i>		
<i>TOI:</i>	<i>A05G Group Annuities - Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>Master Annuity Contract</i>		
<i>Project Name/Number:</i>	<i>Master Annuity Contract/GR-8135-27549.01</i>		

Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: Master Annuity Contract

SERFF Tr Num: PFMD-128421540 State: Arkansas

TOI: A05G Group Annuities - Immediate Non-Variable

SERFF Status: Closed-Approved-Closed
State Tr Num:

Sub-TOI: A05.000 Annuities - Immediate Non-variable

Co Tr Num: GR-8135-27549.01 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Anne Sexton, zSERFFstaffDisposition Date: 06/05/2012

zIndustrySupportLJ, Brian Deleget,

Maysy Novak, zSERFFStaff

zIndustrySupportLS, Craig Hopkins

Date Submitted: 05/30/2012

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Master Annuity Contract

Project Number: GR-8135-27549.01

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: This form has not been filed in Pacific Life's domiciliary state, Nebraska, because Nebraska does not require filing of group retirement policy forms that will not be used in Nebraska.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Other

Explanation for Other Group Market Type: Foundation (Charitable Gift Annuity)

Overall Rate Impact:

Filing Status Changed: 06/05/2012

State Status Changed: 06/05/2012

Deemer Date:

Created By: Anne Sexton

Submitted By: Anne Sexton

Corresponding Filing Tracking Number: GR-

SERFF Tracking Number: PFMD-128421540 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number:
Company Tracking Number: GR-8135-27549.01
TOI: A05G Group Annuities - Immediate Non- Sub-TOI: A05.000 Annuities - Immediate Non-variable
Variable
Product Name: Master Annuity Contract
Project Name/Number: Master Annuity Contract/GR-8135-27549.01

8135-27549.01

Filing Description:

Group Retirement Policy GR-8135-27549.01 is a single premium group annuity policy that will be issued to Arkansas Community Foundation, a charitable gift annuity under the non-qualified plan sponsored by the Arkansas Community Foundation. The Charitable Gift Annuity has payments made directly to the charity.

Group Retirement Policy GR-8135-27549.01 is a new policy form not previously approved by your Department. It is being filed for approval on a single case basis only since it was developed for a specific policyholder in Arkansas. This form has not been filed in Pacific Life's domiciliary state, Nebraska, because Nebraska does not require filing of group retirement policy forms that will not be used in Nebraska. A foreign insurer issuing a similar contract in Nebraska would incur no filing fees.

Attached to Group Retirement Policy GR-8135-27549.01 is Application GR-8276 approved by your Department on February 24, 1966. Pacific Life will be using Application GR-8276 with Group Retirement Policy GR-8135-27549.01.

Group Retirement Policy GR-8135-27549.01 is in its final printed form, and is, to the best of our knowledge, information and belief, in compliance with the laws and regulations of the state of Arkansas.

State Narrative:

Company and Contact

Filing Contact Information

Anne Sexton, Compliance Analyst
700 Newport Center Drive
RSD- Compliance
Newport Beach, CA 92660

anne.sexton@pacificlife.com
949-219-3924 [Phone]
949-718-5783 [FAX]

Filing Company Information

Pacific Life Insurance Company
700 Newport Center Drive
RSD - ISP/Contracts & Compliance
Newport Beach, CA 92660
(949) 219-3924 ext. [Phone]

CoCode: 67466
Group Code:
Group Name:
FEIN Number: 95-1079000

State of Domicile: Nebraska
Company Type:
State ID Number:

Filing Fees

SERFF Tracking Number: PFMD-128421540 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number:
Company Tracking Number: GR-8135-27549.01
TOI: A05G Group Annuities - Immediate Non- Sub-TOI: A05.000 Annuities - Immediate Non-variable
Variable
Product Name: Master Annuity Contract
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Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per policy form. Domicile state = 0, so Arkansas fee applies.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$50.00	05/30/2012	59504746

SERFF Tracking Number:	PFMD-128421540	State:	Arkansas
Filing Company:	Pacific Life Insurance Company	State Tracking Number:	
Company Tracking Number:	GR-8135-27549.01		
TOI:	A05G Group Annuities - Immediate Non-Variable	Sub-TOI:	A05.000 Annuities - Immediate Non-variable
Product Name:	Master Annuity Contract		
Project Name/Number:	Master Annuity Contract/GR-8135-27549.01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/05/2012	06/05/2012

<i>SERFF Tracking Number:</i>	<i>PFMD-128421540</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>GR-8135-27549.01</i>		
<i>TOI:</i>	<i>A05G Group Annuities - Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>Master Annuity Contract</i>		
<i>Project Name/Number:</i>	<i>Master Annuity Contract/GR-8135-27549.01</i>		

Disposition

Disposition Date: 06/05/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PFMD-128421540</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>GR-8135-27549.01</i>		
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<i>Project Name/Number:</i>	<i>Master Annuity Contract/GR-8135-27549.01</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Master Annuity Contract		Yes

SERFF Tracking Number: PFMD-128421540 State: Arkansas

Filing Company: Pacific Life Insurance Company State Tracking Number:

Company Tracking Number: GR-8135-27549.01

TOI: A05G Group Annuities - Immediate Non-Variable Sub-TOI: A05.000 Annuities - Immediate Non-variable

Product Name: Master Annuity Contract

Project Name/Number: Master Annuity Contract/GR-8135-27549.01

Form Schedule

Lead Form Number: GR-8135-27549.01

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GR-8135-27549.01	Policy/Cont Master Annuity ract/Fratern Contract al Certificate	Initial		0.000	GR-8135-27549.01.pdf



GROUP RETIREMENT POLICY

G-27549.01

PACIFIC LIFE INSURANCE COMPANY, a Nebraska stock corporation (Pacific Life), agrees to purchase single premium Annuities in such amounts, and for such measuring lives, as are designated in writing by

ARKANSAS COMMUNITY FOUNDATION
(policyholder)

This policy is issued in consideration of the application of the policyholder, a copy of which is attached to and made a part of this policy, and the payment to Pacific Life of a single premium necessary to purchase the first Annuity under this policy.

This policy is delivered in and subject to the laws of the State of Arkansas.

This policy is executed at Pacific Life's office in Newport Beach, California, on *, to take effect as of December 1, 2011.

MASTER ANNUITY CONTRACT

Chairman and Chief Executive Officer

Secretary

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POLICY APPLICATION

ARTICLE I - DEFINITIONS

- 1.01 As used in this policy, the following terms, when initial capital letters are used, shall have the meaning set forth below, unless a different meaning is clearly required by the context:
- (a) "Annuity" means a benefit purchased under this policy that consists of a series of equal, or substantially equal payments made at regular intervals to the policyholder and that is guaranteed by Pacific Life as to both dollar amount and duration.
 - (b) "Gross Premium" means the amount paid to Pacific Life to purchase an Annuity under this policy.
 - (c) "Net Premium" means the Gross Premium reduced by the sum of (i) an amount equal to Pacific Life's then current "per-life" charge, and (ii) the amount of premium tax and commission or other payment to agents or brokers arising from the receipt of the Gross Premium.
 - (d) "Annuity Commencement Date" means the first day of the month as of which payment of an Annuity purchased under this policy is to commence.
 - (e) "Annuity Confirmation Letter" means each letter from Pacific Life to the policyholder specifying the terms and conditions of the Annuity purchase under this policy for a measuring life or measuring lives and which is to be reviewed and signed by the policyholder.

ARTICLE II - PROVISIONS RELATING TO ANNUITIES

2.01 Annuity Benefits

Subject to Pacific Life's consent, Pacific Life shall, from time to time, upon the written direction of the policyholder and receipt of the Gross Premium, purchase an Annuity for such measuring life or measuring lives, in such manner and amounts, and upon such terms and conditions as are specified in the written direction of the policyholder. All Annuity payments shall be made as of the first day of the payment period (monthly, quarterly, semi-annually, or annually). In no event, shall Pacific Life purchase an Annuity under this policy if the monthly Annuity payment to the policyholder is less than fifty dollars (\$50.00).

2.02 Annuity Premiums

On the date an Annuity is purchased under this policy, Pacific Life will apply the current nonparticipating Annuity premium rates to determine the amount of monthly payment under such Annuity. However, the premium for each Annuity with an immediate income commencement date shall not exceed the premium based on the mortality table described below, with no age setback for males and females, assuming an interest rate of 2% per annum.

The mortality table is based on mortality rates in accordance with the 1994 Group Annuity Reserving Table (1994 GAR) for Females.

2.03 Premium Payments

Premium payment(s) shall be made as shown in the respective Annuity Confirmation Letter.

2.04 Adjustment by Pacific Life of Annuity or Premium After Purchase

If Pacific Life determines that the date of birth of a measuring life or joint measuring life has been incorrectly stated, Pacific Life will calculate the adjustment as follows:

Any cost generated by the change in date of birth of the measuring life or joint measuring life shall be a charge to the policyholder for any increase in liability or a refund to the policyholder for any decrease in liability. The calculation of the adjustment shall be based on current market rates of interest in effect at the time of the discovery of the misstatement of the date of birth of the measuring life or joint measuring life, and may include an administrative expense for processing such calculation.

2.05 Assignment of Benefits

The benefits, or any part thereof payable under this policy, shall not be subject to alienation, anticipation, assignment or encumbrance by any measuring life or measuring beneficiary life entitled thereto, and, to the extent permitted by law, shall not be subject to any debts, contracts or engagements of any measuring life or measuring beneficiary life, or to any judicial process to levy upon or to attach the same.

ARTICLE III - AVAILABLE FORMS OF ANNUITY

3.01 Annuity Forms

An Annuity may be purchased under this policy in any of the forms described below. These are the only Annuity forms available under this policy without the consent of Pacific Life.

(a) Life Annuity

A Life Annuity provides for monthly payments to be made to the policyholder, commencing on the Annuity Commencement Date, if the measuring life is then living, and ceasing with the last payment due immediately prior to the death of the measuring life.

(b) Joint & Survivor Annuity

A Joint & Survivor Annuity provides for monthly payments to be made to the policyholder, commencing on the Annuity Commencement Date and ceasing with the last payment due immediately prior to the death of the measuring life. However, if the measuring life predeceases the joint measuring life, payments shall continue to the policyholder until the last payment due immediately prior to the death of the joint measuring life.

The amount of each monthly payment to the policyholder after the measuring life predeceases the joint measuring life shall be fifty percent (50%), sixty-six and two-thirds percent (66 2/3%), seventy-five percent (75%), or one hundred percent (100%) of the amount of each monthly payment to the policyholder prior to the death of the measuring life, as specified at the time the Annuity is purchased.

ARTICLE IV - GENERAL PROVISIONS

4.01 The Contract

The policy and application constitute the entire contract. Statements made in the application shall, in the absence of fraud, be deemed representations and not warranties. No statement shall void this policy unless it is contained in the application, signed by the policyholder, a copy of which is attached to this policy when issued.

4.02 Assignment of Policy

No assignment of this policy shall be made by either the policyholder or Pacific Life.

4.03 Notice Required

Any notice, directive, certificate, or other writing required by the provisions of this policy to be delivered to Pacific Life shall be delivered in writing to its office at P.O. Box 9000, Newport Beach, California 92658-9030. Any notice, certificate or other writing required by the provisions of this policy to be delivered to the policyholder shall be delivered in writing to the policyholder at its principal place of business.

4.04 Amendment of Policy

This policy may be amended or modified, with respect to any provision, at any time, and from time to time, by written agreement between the policyholder and Pacific Life without the consent of any other person. No agent has authority to change this policy or to waive any of its provisions.

Pacific Life may, at any time upon ninety (90) days' advance written notice to the policyholder, change the Annuity premium rates in effect under this policy and/or change the allowance for expenses and other charges of Pacific Life without the concurrence of the policyholder. No such change will affect any Annuities purchased prior to the effective date of such change.

4.05 Information to be Furnished to Pacific Life

The policyholder shall furnish any information Pacific Life may reasonably require. The information shall be submitted in the form and at the time specified by Pacific Life. Notwithstanding any provisions of this policy to the contrary, Pacific Life shall not be obligated or required to provide any Annuity until it has received the information in the form required. Pacific Life may rely upon the information so received and shall not be liable with respect to any omission or inaccuracy contained therein.

Pacific Life may require proof that any measuring life or joint measuring life is living at the time specified for payment, and if so requested, proof shall be submitted before payment shall be made to the policyholder.

ARTICLE IV - GENERAL PROVISIONS - CONTINUED

4.06 Nonparticipation

This policy shall not participate in any divisible surplus of Pacific Life.

4.07 Discontinuance of Policy

This policy may be discontinued by either the policyholder or Pacific Life upon written notice to the other party. The effective date of such discontinuance shall be the later of (i) ninety (90) days after the receipt of such notice by the other party, or (ii) the date specified in such written notice.

Discontinuance of this policy by either the policyholder or Pacific Life shall in no way affect any Annuity purchased under this policy prior to the date of discontinuance.

4.08 Termination of Policy

This policy shall terminate and cease to be of any further force or effect at the close of the first day upon which Pacific Life has completed all of the duties and obligations which have arisen under this policy.

4.09 Non-Waiver of Policy Provisions

Failure by Pacific Life to enforce any provision of this policy shall not affect Pacific Life's right thereafter to enforce such provision, nor shall such failure estop it from exercising its right to enforce any provision of this policy.

4.10 Provision Applicable in Event of Policyholder Bankruptcy

Should the policyholder ever file for protection under Chapter 7 or Chapter 11 of the U.S. Bankruptcy Code, the policyholder will immediately notify Pacific Life in writing. Upon receipt of such notice, Pacific Life shall make all Annuity payments falling due, after Pacific Life's receipt of such notice, directly to the measuring life or joint measuring life. If the policyholder fails to notify Pacific Life, and Pacific Life learns of such bankruptcy, upon learning and obtaining evidence of such bankruptcy filing, Pacific Life will make all Annuity payments falling due after the receipt of such evidence to the measuring lives or joint measuring lives. Any payment made to the policyholder with respect to a measuring life or joint measuring life prior to Pacific Life's learning of such bankruptcy shall fully discharge Pacific Life of any and all liability with regards to each such payment made with respect to the measuring life or joint measuring life.



APPLICATION

G-27549.01

Application is hereby made to Pacific Life Insurance Company by Arkansas Community Foundation, whose Main Office Address is 1400 W. Markham, Suite 206, Little Rock, Arkansas 72201, for Group Retirement Policy No. G-27549.01, which is attached to this Application. The terms of the attached Policy are approved and its terms accepted.

This Application is executed in duplicate, one counterpart being retained by applicant and the other returned to Pacific Life Insurance Company.

It is agreed that this Application supersedes any previous application for the Policy.

Dated this _____ day of _____ 20 ____,

at _____

ARKANSAS COMMUNITY FOUNDATION

(Full or Corporate Name of Applicant)

By: _____

Signature and Title

SERFF Tracking Number: PFMD-128421540 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number:
Company Tracking Number: GR-8135-27549.01
TOI: A05G Group Annuities - Immediate Non- Sub-TOI: A05.000 Annuities - Immediate Non-variable
Variable
Product Name: Master Annuity Contract
Project Name/Number: Master Annuity Contract/GR-8135-27549.01

Supporting Document Schedules

Item Status: Status
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachments:

Arkansas Reg 19 Cert for GR-8135-27549.01.pdf

N163AR ISP.pdf

N186AR ISP.pdf

Item Status: Status
Date:

Satisfied - Item: Application

Comments:

Form number is GR-8276, approval date was February 24, 1966.

Attachment:

GR-8276 Group Retirement Policy Application.pdf

Item Status: Status
Date:

Satisfied - Item: Life & Annuity - Actuarial Memo

Comments:

Attachment:

Actuarial Memo for GR-8135-27549.01.pdf

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

REGULATION 19 CERTIFICATION

<u>Form Number</u>	<u>Form Description</u>
GR-8135-27549.01	Master Annuity Contract (Group Retirement Policy)

I, Nancy A. Hill, hereby certify that the above form(s) meet the provisions of Regulation 19 as well as all applicable requirements of the Arkansas Department of Insurance.



Company Officer

Nancy A. Hill
Name

Assistant Vice President Compliance
Title

5/29/12
Date

Contact Person:

Anne Sexton,
Sr. Compliance Analyst
RSD - Product Compliance
Email: anne.sexton@pacificliflife.com
(949) 219-3924

**Pacific Life Insurance Company
700 Newport Center Drive
Newport Beach, California 92660
Contract Owners: 1-800-800-7646 x. 3442**

**LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH
INSURANCE GUARANTY ASSOCIATION ACT**

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association

c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department

1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.



PACIFIC LIFE

Pacific Life Insurance Company
700 Newport Center Drive
Newport Beach, CA 92660

NOTICE

In accordance with the insurance laws of the state of Arkansas, we are required to provide you with the following insurance company, agent and state insurance department information:

INSURANCE COMPANY

Home Office

Pacific Life Insurance Company
700 Newport Center Drive
Newport Beach, CA 92660
Toll-Free Number: (between 6:00 a.m. and 5:00 p.m., Pacific Time)
Contract Owners: 1-800-800-9534

Service Center

Send Forms and Written Requests to:

Pacific Life Insurance Company
P.O. Box 84307
Lincoln, Nebraska 68501-4307

STATE INSURANCE DEPARTMENT

Arkansas Department of Insurance
1200 W. Third Street
Little Rock, Arkansas 72201-1904
Phone: (501) 371-2600
Fax: (501) 371-2618
Consumer Services: (800) 852-5494; (501) 371-2640



APPLICATION

G-*

Application is hereby made to Pacific Life Insurance Company by *, whose Main Office Address is *, for Group Retirement Policy No. G-*, which is attached to this Application. The terms of the attached Policy are approved and its terms accepted.

This Application is executed in duplicate, one counterpart being retained by applicant and the other returned to Pacific Life Insurance Company.

It is agreed that this Application supersedes any previous application for the Policy.

Dated this _____ day of _____ 20 _____,

at _____

*

(Full or Corporate Name of Applicant)

By: _____

Signature and Title